

FORM PTO 1449 (modified)	ATTY DOCKET NO. <b>03292.101090.4</b>	APPLICATION NO. <b>10/810,473</b>
U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	APPLICANT <b>Michael J. Berardi et al.</b>	
LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary)	FILING DATE <b>August 30, 2004</b>	GROUP <b>3621</b>

U.S. PATENT DOCUMENTS						
EXAMINER INITIAL	CITE NO.	DOCUMENT NUMBER	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR

FOREIGN PATENT DOCUMENTS							
EXAMINER INITIAL	CITE NO.	FOREIGN DOCUMENT NUMBER	COUNTRY CODE	KIND CODE	DATE	NAME OF PATENTEE OR APPLICANT OF CITED DOCUMENT	PAGES, COLUMNS, LINES WHERE RELEVANT PASSAGES OR RELEVANT FIGURES APPEAR
	1	97/009688	WO	A3	3/13/1997	Simon, Daniel R	
	2	99/003057	WO	A1	1/21/1991	Dorf, Robert E	
	3	99/049424	WO	A1	9/30/1999	Flitcroft, et al	

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	1	GOLDWASSER, JOAN, "Best of the Cash-back Cards", Kiplinger's Personal Finance Magazine, 04/1999				
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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